|  |  |
| --- | --- |
| **[Sender Name]** | [Email] |
| [Sender Title] | [Address] |
|  | [Phone] |

TO **[Receiver Name]** **[Receiver Title]  
  
Subject:** Decline a Credit Request

Dear **[Recipient’s Name],**

Thank you for applying for in-house credit with Doe & Sons. While it appears that your business holds good financial promise, we are unable to approve your line of credit due to your troubled credit history. Please feel free to resubmit your credit application when you feel more secure about your credit record.

For the time being, we will gladly accept your cash, checks or credit cards at Doe & Sons and, as always, we appreciate your business.

Regards,

**[Signature]****[Sender’s Name]**

**[Sender’s Position or Title]**